

WARRANTY DEED

THIS INDENTURE, made and entered into this 24th day of October, 2001 by and between William T. Yarbrough, Jr. and wife, Natalie N. Yarbrough, party of the first part, and Pamela Victor and Herbert Richards, , party of the second part.

WITNESSETH: That for and in consideration of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain and sell, convey and confirm unto the said party of the second part, the following described real estate, situated and being in the city of Olive Branch, County of Desoto, State of Mississippi:

See Attached Exhibit A

Being the same property conveyed to grantors herein by Warranty Deed of record in Book 357, Page 205 in said Register's Office.

Tax Parcel ID No. 1065.2217.0-00408.00

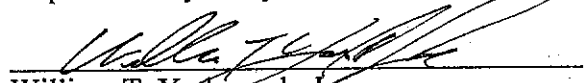
TO HAVE AND TO HOLD the aforesaid real estate together with all the appurtenances and hereditaments thereunto or in any wise unto the said party of the second part, his heirs, successors and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said party of the second part that the lawfully seized in fee of the aforescribed real estate; that he has good right to sell and convey the same; that the same is unencumbered except for Subdivision restrictions, building lines and easements of record in Plat Book 60, Page 15-18, and Book 333, Page 791 in said Register's Office.

2001 Desoto County taxes, not yet due and payable. and that the title and quiet possession thereto they will warrant and forever defend against the lawful claims of all persons.

The word "party" as used herein shall mean "parties" if more than one person or entity be referred to, and pronouns shall be construed according to their proper gender and number according to the context thereof.

WITNESS the signature of the party of the first part the day and year first above written.


William T. Yarbrough, Jr.



Natalie N. Yarbrough

STATE OF TENNESSEE
COUNTY OF SHELBY

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared William T. Yarbrough, Jr. and Natalie N. Yarbrough, to me known, or proved to me on the basis of satisfactory evidence, to the person(s) described in and who executed the foregoing instrument, and acknowledged that they executed the same for the purposes contained therein.

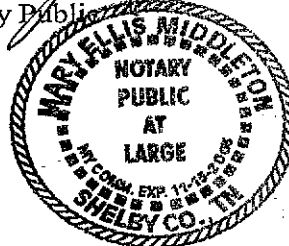
WITNESS my hand and Notarial Seal at office this 24th day of October, 2001.

STATE MS.-DEOTO CO.
FILED


Notary Public

My Commission Expires: MAR 22 9 20 AM '02

BK 414 PG 335
W.E. DAVIS CH. CLK.



(FOR RECORDING DATA ONLY)

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is \$150,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

William Hodges
Affiant

Subscribed and sworn to before me this 24th day of October, 2001.

Mary E. Middleton
Notary Public

My Commission Expires: _____

grantee:

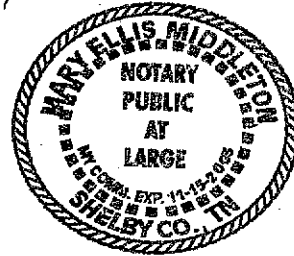
Owner's Name: Pamela Victor and Herbert Richards
Property Address: 9645 Tahoe Drive
Olive Branch, MS 38654

Mail Tax Bills to:

Amsouth Bank
2050 Parkway Office Circle
Birmingham, al 35244

THIS INSTRUMENT PREPARED BY AND RETURN TO:

Lincoln A. R. Hodges
Attorney At Law
2294 Germantown Road South
Germantown, Tennessee 38138
901-754-6440 phone



grantee:

William T. Yarbrough, Jr.
Natalie N. Yarbrough
2294 Germantown Rd S.
Germantown TN 38138
901-754-6440 home
901-754-6440 work

Exhibit A Legal Description

Lot 408, Section F, Plantation Lakes, The Plantation, in Section 22, Township 1 South, Phase 2, Range 6 West, as shown on plat of record in the Chancery Clerk's Office of Desoto County, Mississippi, in Plat Book 60, Pages 15-18 to which plat reference is hereby made for a more particular description of said property.

Tax Parcel ID No. 1065-2217.0-00408.00

Home Phone 901-794-4780

Work Phone NONE